Transcript of the Testimony of

CONT 341 MEETING OF CREDITORS

January 17, 2023

IN RE: U LOCK, INC.



412-261-2323 depo@akf.com www.akf.com

Case 22-20823-GLT Doc 340-4 Filed 02/24/23 Entered 02/24/23 10:00:58 Desc Exhibit D Page 2 of 46 CONT 341 MEETING OF CREDITORS - 1/17/2023

	1
IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA	
Bankruptcy No. 22-20823-GLT	
Chapter 7	
In re:)	
U LOCK INC.,	
Debtor.)	,
	/
TRANSCRIPT OF RECORDED PROCEEDINGS:	
CONTINUED 341 MEETING OF CREDITORS	
January 6, 2023	

```
2
 1
                           PRESENT:
 2
 3
    Robert H. Slone, Esquire, United States Trustee
 4
    Charles O. Zebley, Jr., Esquire, Trustee for
 5
          Shanni Snyder
 6
    Kash Snyder
 7
    George Snyder
 8
    Kirk B. Burkley, Esquire
 9
    Sarah Wenrich, Esquire
10
    William Otto, Esquire
11
    Christine Biros
    John B. Joyce, Esquire
12
13
    Beth L. Slaby, Esquire
14
    Jeremy J. Kobeski, Esquire
15
    J. Allen Roth, Esquire
16
17
18
19
20
21
22
23
24
25
```

		3
1	INDEX	
2		
3		
4	EXAMINATION OF KASH SNYDER BY MR. SLONE - PAGE 5	
5	EXAMINATION OF KASH SNYDER BY MR. BURKLEY - PAGE 16	
6	EXAMINATION OF KASH SNYDER BY MR. ZEBLEY - PAGE 25	
7	EXAMINATION OF GEORGE SNYDER BY MR. ZEBLEY - PAGE 27	
8		
9		
10	EXHIBITS INTRODUCED: (NONE)	
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

	4
1	MR. SLONE: I'll call the this
2	will be a meeting of creditors in the case of
3	U Lock Inc., Case 22-20823-GLT. This is the
4	time of a continued meeting of creditors in the
5	U Lock case. The original meeting of creditors
6	was held September 9, 2022. I am Robert Slone,
7	the interim Trustee.
8	We specifically scheduled this for the
9	testimony of Kash Snyder. Is Kash Snyder
10	present?
11	MR. KASH SNYDER: Here, present.
12	MR. SLONE: Okay. You've got to
13	speak up so we can all hear you. There's a
14	bunch of creditors present. I'm going to ask
15	you to put your name on for the record,
16	starting with Mr. Zebley. Mr. Zebley?
17	MR. ZEBLEY: Yes, this is Charles
18	Zebley. I am the Chapter 7 Trustee for Shanni
19	Snyder.
20	MR. SLONE: Okay. Next Beth and
21	Jeremy?
22	MS. SLABY: Yes, Beth Slaby and
23	Jeremy Kobeski for Shanni Snyder.
24	MR. SLONE: Okay. Mr. Burkley?
25	MR. BURKLEY: Yes, Kirk Burkley,

		5
1	Sarah Wenrich, and William Otto for	
2	Christine Biros.	
3	MR. SLONE: And Christine Biros	
4	is also present?	
5	MS. BIROS: Yes.	
6	MR. BURKLEY: That's correct.	
7	MR. SLONE: And George Snyder,	
8	you're present also?	
9	MR. GEORGE SNYDER: Yes, present.	
10	MR. SLONE: Okay. And attorney	
11	for U Lock?	
12	MR. ROTH: Allen Roth here.	
13	MR. SLONE: Okay. And Kash	
14	Snyder, Mr. Snyder, please raise your right	
15	hand. Do you swear that the testimony	
16	you're about to give in this matter to be	
17	the truth?	
18	MR. KASH SNYDER: I do.	
19	MR. SLONE: Mr. Snyder, you've	
20	got to speak up so we can all hear you,	
21	okay?	
22	MR. KASH SNYDER: All right. I	
23	I do.	
24	MR. SLONE: Good, you're	
25	you're coming in strong and clear now.	

1	MR. KASH SNYDER: Okay.
2	EXAMINATION OF KASH SNYDER:
3	BY MR. SLONE
4	Q. Okay, Mr. Snyder, when what
5	relationship do you have with U Lock Inc.?
6	A. I worked there and I was a corporate
7	officer there since the beginning.
8	Q. Okay. And when when did the
9	company start?
10	A. That would be 2015, July I believe.
11	Q. Okay. And who are the other
12	officers beside yourself?
13	A. To the best of my recollection, and
14	this, this is this could be wrong, but I
15	don't remember ever writing down. My
16	brother George, Christine Biros, John Biros,
17	and myself were officers or owners or I
18	mean, when I wrote things that I, to my
19	recollection, I started a bank account, I
20	think I wrote myself as the director. And
21	the truth is, the only thing I ever remember
22	writing when I attached my name to something
23	was director.
24	So we were going to do an official
25	corporate structure or something like that,

but it was, you know, sort of treading water for a few years, really at Christine's direction, which was fine with me; and in the end I think we were all four just going to split that, you know, split the officer roles or whatever.

Q. Okay.

- A. I don't know where I ever ended up.

 Vice president I believe I had been named as being before. But like I said, that, that,

 I remember, I mean, I thought Christine maybe was vice at one time also. So that's really unclear to me. But I know that I signed off personally on things as director.
- Q. What -- who are the shareholders of the corporation?
- A. That would be myself, that would be John, that would be Christine, that would be George. Then there is like minor shareholders to my knowledge, and that's, I don't know a whole lot about that end of it.

 I -- I don't know about even the majority shareholder end it very, very much, but I know, like I said, the four of us were always, you know, a big part of it.

- Q. Did the corporation have employees?
- A. No, we never had employees. We always had people helping us, but never anything official or long-term or anything like that.
- Q. Did you have 1099 workers, people that you gave 1099 forms to?
 - A. No, we never did that.
 - Q. Never did?
 - A. No, sir.

2.0

- Q. Now, you said you had people help out, but they weren't paid then; is that correct?
- A. Yeah, everyone, anyone who helped -well, there was always -- Christine said to
 pay people less than 600. She said her
 employees I guess for her machine business,
 you know, that would -- that would help, you
 know, they would -- I don't know what the
 reason was. I guess it was for, to keep
 things simple. But so it was limited hours
 on people where, you know, I think the
 number was, well, I'm almost positive the
 number was \$600 per year, everyone had to be
 below that.

- Q. Okay, so you never issued any W-2's or 1099's; is that correct?
 - A. That's correct.

2.0

Q. Did the corporation have an accountant?

A. No, we didn't. We talked to one one time, and it just, I think at the time I think we were ahead of ourselves. I didn't get the go-ahead, well, U Lock didn't get the go-ahead from Christine to go ahead and file and put names on things. And what we were told at the time was that of course we should file, but there's no harm because we were operating at a loss, but we have to do it. That's what, I mean, that's what he told us.

So we, you know, we didn't hire him, but we just thought that the penalty on zero dollars that we made would be zero, so we were just relying on Christine to pull the trigger on it, which we had to wait till, they had a lawsuit going on or something that we had to wait for. So it was sort of like --

Q. Okay, the question was, did you have

I'm owed some money, but I don't know if

that's the time, the time and place for that.

- Q. Did any of the officers or insiders make loans to U Lock, give U Lock money?
 - A. Yes.

- Q. Okay.
- A. That would be myself, that would be George, John, Chris. All of us put in money through the years.
- Q. And did the corporation pay, pay back any of these people that gave loans?
- A. Yes, U Lock did, and I don't know the exact figures on that. I know I got repaid a decent amount last year. Or no, no, I'm sorry, two years ago. But, you know, the exact things, I would think maybe send those questions towards George. I can hand him the phone if --
- Q. We're taking your testimony right now. I'm going to ask, now I had given a list of items to George Snyder to, to bring to me, and we'll add this: Any money that was paid to any of the insiders over the last four years, I want something to show that.

		12
1	A. Okay. There is several there are	
2	several documents Allen's paralegal just	
3	emailed you before the meeting.	
4	Q. Yeah, I didn't get a chance to look	
5	at that.	
6	A. Okay.	
7	Q. I have it in front of me here, and	
8	it shows some. But just give me, you know,	
9	I'll this will be good, but get me the	
10	other stuff, too.	
11	A. We will.	
12	Q. That's the information that was	
13	requested at the $9/19$, or I mean the meeting	
14	of creditors, and the list was given to	
15	George Snyder and also sent to Allen Roth.	
16	So I need that information. Start bringing	
17	that together.	
18	There was a 2021 Kubota that was sold, or	
19	in 2021 the Kubota was sold for \$45,000.	
20	Now, that Kubota was owned by the	
21	corporation; is that correct?	
22	A. That's correct.	

- Q. Okay, now where did that money go?
- A. Back into U Lock, to my knowledge was most of it. Some went to myself, which

24

unfortunately went back to U Lock. But specifics on that, they're included in what was just emailed to you.

- Q. Okay, I'll need -- I'll need that information. And then there was a question about some of that money was used to pay real estate taxes. I need something to show what real estate taxes were paid.
- A. Okay. That will be in an email that you -- that was sent to you.
- Q. You mean the stuff that was sent to me this morning?
 - A. Correct.

2.0

- Q. Okay. It just says it's a promissory note signed by George Snyder, but I need the receipt from the tax claimed, from the tax. There, look, there was something here that didn't come out. Maybe that's the receipt that I'm looking for. So I need the receipt to show the payment of the real estate taxes.
- A. Okay, I believe it is in there, and if it's fuzzy, it will be re-sent. George will get you that. Anything, anything that there's a gap in, we'll send.

1	Q. Okay. Very good. Were there any	
2	other sales of assets other than the	
3	other than in the ordinary course of	
4	business that were made?	
5	A. Nothing to my knowledge. John took	
6	the company car back. That wasn't sold. He	
7	already owned that. There was that tractor.	
8	I don't think any, any nothing else	
9	comes to mind. I think it's no. I think	
10	the answer would be a no.	
11	Q. Okay. Did U Lock make any payments	
12	to Mr. Roth for this bankruptcy?	
13	A. No.	
14	Q. Did anybody pay Mr. Roth for work on	
15	this bankruptcy case?	
16	A. No.	
17	Q. Shanni Snyder filed a lawsuit in	
18	Federal Court for, I guess it was for wages.	
19	Are you familiar with that case?	
20	A. I know that it was filed, but I'm	
21	not familiar.	
22	Q. Who made the decision on behalf of U	
23	Lock not to participate in that case?	
24	A. I don't know. I I felt like we	
25	were all in the same situation; nobody was	

going to get paid -- developed and making money. And to my knowledge everybody, I mean, it seems like Biroses were happy that she was doing that work. George was -- I mean, I was fine with it; George was fine with it. It was really not, you know, you know, if -- if Christine was okay with things, we were okay with things.

- Q. Well, why didn't you just agree to make a payment to her? She filed a lawsuit.

 If you all agreed, why didn't you just make arrangements to pay her or do something?
- A. I had no money. Christine cut off the money. And I've -- I've been less handson the last couple years because, just, you know, because of that. So as far as, as far as Shanni goes, it just, I mean, I didn't even think she was -- I don't -- I don't know. I don't know that -- nothing happened, so she wasn't going to be -- you know, she was volunteering and then, you know, money never came. So I thought that was understood. But that was -- that's between George; that's between Christine.
 - Q. George filed a, in this, in the

	<u>-</u>	16
1	bankruptcy, filed a wage claim for \$99,000.	
2	Are you familiar with that?	
3	A. No. Well, we may have I did see	
4	that on the schedule, but I'm not familiar	
5	with details on that.	
6	Q. There was an order of Court entered	
7	in the U Lock case dated 12/20/22 for the	
8	sale of tangible and intangible assets.	
9	Now, an appeal was taken the other day	
10	appealing that order. Who authorized that	
11	appeal being filed?	
12	A. I I'm not familiar. That would	
13	most likely be George.	
14	Q. Would you know what the basis of the	
15	appeal is?	
16	A. Say that again, please?	
17	Q. Do you know what the basis of that	
18	appeal is?	
19	A. No, I'm not I'm not familiar.	
20	Q. Do you know who would who paid	
21	the filing fee for the appeal?	
22	A. I do not know.	
23	MR. SLONE: Okay, I'm going to	
24	let the other, other parties ask you	
25	questions at this point. Who wants to go	

		17
1	next?	
2	MR. BURKLEY: I will go. This is	
3	Kirk Burkley.	
4	MR. SLONE: Okay, Mr. Burkley, go	
5	ahead.	
6	MR. BURKLEY: Thank you.	
7	EXAMINATION OF KASH SNYDER:	
8	BY MR. BURKLEY	
9	Q. Mr. Snyder, I only have a few	
10	questions for you here today. But my first	
11	question is, have you personally ever seen	
12	written bylaws for U Lock?	
13	A. Not to my recollection.	
14	Q. Do you believe that any exist?	
15	A. I have to be honest, I'm iffy on	
16	that because I just don't, I don't know.	
17	Q. Have you personally ever seen a	
18	shareholder agreement for U Lock?	
19	A. I have not.	
20	Q. All right. Same question, do you	
21	believe that one exists?	
22	A. I do.	
23	Q. All right. Why do you believe that?	
24	A. Because there were four of us in	
25	there and we talked about percentages and	
		I

		18
1	shares and things. But I could be wrong on	
2	it, but I just, what I thought.	
3	Q. If one existed, who would be in	
4	possession of it?	
5	A. That's a good question. I don't	
6	know. Maybe I don't know. I'd just be	
7	speculating.	
8	Q. All right, you testified previously	
9	that you are in fact a shareholder of U	
10	Lock; correct?	
11	A. I believe I am, yes, that is	
12	correct. That is what I testified.	
13	Q. And how many shares do you own?	
14	A. Oh, I believe it's in the millions,	
15	like 4 million, but I think there's 100	
16	million shares, so it amounts to not a lot.	
17	Q. Have you ever received a share, a	
18	certificate for your shares?	
19	A. No, I have not.	
20	Q. Do you know if other shareholders	
21	received certificates evidencing their	
22	ownership?	
23	A. I don't know.	

million shares for this corporation?

Q. Who made the decision to issue 100

24

- A. I would think that would be, well, George, Christine, John. I don't know.

 Between the three of them. I'd say maybe George or Christine would have to be who I would think.
- Q. Do you know if George or Christine, do you know if either one of them or yourself received any advice from outside individuals to issue the 100 million shares?
 - A. I don't know.

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

2.0

21

22

23

24

- Q. Did you ever talk to anybody other than Christine, John, or George about the number of shares to be issued for U Lock?
 - A. I did not.
- Q. You testified that you've been an officer since the beginning, and I believe you said that you were the vice president; is that correct?
- A. My testimony was sort of that that's ambiguous to me. But I know I've signed things as director, and that's the best I could do with that. I apologize.
 - Q. Is George also a director?
- A. I have seen him do that before, so I guess so. I've seen him sign the same way.

Q. What were George's duties as an officer and director?

- A. Well, I don't know the official capacity, but we just always all worked. I mean, he lined up -- he sort of seemed like he quarterbacked the work to cleaning up the property, the getting rid of garbage, getting rid of, you know, things that we would recycle. He would, you know, fix things that needed fixed. He would pay workers. Between him and John they would pay workers. And then sometimes he dealt with tenants. Not much when I was around a lot. The less I've been around, the more he does that.
- Q. Did George have check-signing authority?
- A. I don't think so. I think that was just me.
 - Q. That was just you? Okay.
- A. As far as the bank, it was only me, but I would do online stuff. Let me think. George sort of, with, as far as the working end of things go, he would -- he would meet with Christine. I was there probably 90

percent of the time, but he was 100 percent as far as meeting with her weekly. With John, that was almost daily. I'm sorry, I'm like --

- Q. Where did the company bank? Oh, go ahead, sorry.
- A. Oh, that's okay. Citizens. I was -- I was still going over George's duties. Are we finished with that or, 'cause there was, you know, the grass cutting, the regular stuff that needs regular maintenance. But he did, you know, he installed the roads and did the asphalt on the property, a huge portion of the property. I mean, it might be almost half the property. But did electric work.
 - Q. And how did --
- A. There was -- there were years of work.
- Q. How did George's -- how did -- how did his, if in fact they were different, how did George's responsibilities and duties differ from yours?
- A. Well, I'd say he was -- he was more hands-on in maintenance and probably like a

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

better skill set than me as far as that goes. As far as dealing with John and Christine, George really found the deal and included them. So, you know, once Christine invested, I mean, she was, fair is fair, she was the boss. They sort of jumped whenever she said something, even if we had to leave U Lock to go to her house and, you know, she had him do excavating at her house and we just, I mean, he jumped, took machines in there and we (Inaudible) there. That's just, you know, so he was with -- him and her were -- I'd say it was like, say it was me and George and her and John. I'd say she was the boss of her and John, that he was the boss of me and him, but that's -- that's nothing official, but I -- just that's the way it went.

- Q. Did you ever have Board of Directors meetings?
- A. Yeah, the -- the Wednesdays that we would meet at their -- at their business, that was -- that was U Lock-related every time, so that was every Wednesday. And John and George saw each other daily. They

typically would go to Arby's and they'd,
same thing, it was, you know -- I don't -- I
don't know if that was more fluff than
anything, but at the -- at the weekly
meetings, Caesar's Bar down in Turtle Creek
was the -- that's where we talked about U
Lock. And that was without exception every
Wednesday. And like I said, if I -- I might
have missed one or two in the years that we
did it. And the only time I quit going was
when they filed a lawsuit, which was, I
think we found out about it like a day after
we met with them and we were like --

Q. Mr. Snyder.

- A. They didn't say anything.
- Q. Mr. Snyder, if we -- if we can stay on, on the questions.
 - A. Yeah, sorry.
- Q. Did you consider -- did you consider those to be Board of Directors meetings?
- A. Yeah, I could -- I could label them that.
- Q. All right. Did you keep minutes from those meetings? Did the company keep minutes from those Board of Directors

2.4

meetings?

- A. No, but she would keep notes and --
- Q. Who is she?
- A. Oh, I'm sorry. Christine Biros at times would keep notes, and once in a while we would, but it wasn't -- it wasn't like your typical meeting. I know John did things on napkins at different restaurants and things like that, but at the weekly meetings at Caesar's --
 - Q. Are --
- A. Anything, anything I have would be maybe with my things that are still at U
- Q. Okay, so I was just going to ask you, are you in possession of any minutes that were sent out after any Board of Directors meeting?
- A. Yes. But I'm not calling -- I mean, minutes, but they're -- you're calling them minutes, and I understand like it's, you could sort of like label them that way, but they're basically just notes or like a to-do list.
 - Q. Did you -- did you ever attend or

were	notic	ces ev	er s	sent	out	not	if	ying	
direc	ctors	that	ther	ce wo	ould	be	a	Board	of
Direc	ctors	meeti	na.	writ	t.e.n	not.	io	es?	

- A. No. It was -- it was sort of hushhush and it was, you know, Christine was
 under investigation. I think maybe the
 whole family was; I'm not sure. But there
 was just, we sort of kept things just quiet,
 but it was, I mean, it was -- what was going
 on was just sort of day to day running the
 business waiting to develop this property,
 so --
- Q. Did you ever attend an annual meeting of the shareholders?
 - A. Nothing labeled that way.
- Q. Do you know if a notice was ever sent out to all shareholders notifying them of an annual meeting?
- A. I know that I never received one. I would have to assume no --
 - Q. Okay.

- A. -- to the rest.
- Q. Have you ever seen or are you in possession of minutes from a shareholders meeting?

A. No.

2.0

- Q. Did the company ever make distributions to its shareholders or any shareholder?
- A. There was no money to distribute. I know I personally never did.
- Q. Who all had -- you mentioned that the bank account, that you would do most things online. Who all had credentials to sign on online to that bank account? Or was it just you?
 - A. To my recollection, just me.
- Q. Mr. Slone asked you a question about your counsel, Mr. Roth, and whether or not you had paid him for this bankruptcy, and I believe your answer was no, and he asked if anyone had paid him and I believe your answer is no. So is it your understanding as an officer of U Lock that Mr. Roth is handling this matter for free?
- A. I never thought about it. I would think -- I don't -- I don't know how that goes. I really don't know. I apologize.
- Q. Do you have any understanding of whether or not he would be paid in the

future by U Lock or anyone else?

A. I don't have any understanding of that either.

MR. BURKLEY: Okay, I don't have any further questions.

> MR. KASH SNYDER: Thank you.

MR. SLONE: Who, who else would wish to ask some questions at this time?

MR. ZEBLEY: Mr. Slone, this is Zebley. Can I -- I was getting back on from the mute. Could I ask a couple questions? MR. SLONE: Yes, sir.

EXAMINATION OF KASH SNYDER:

BY MR. ZEBLEY 14

1

2

3

4

5

6

7

8

9

10

11

12

13

15

16

17

18

19

20

21

22

23

24

- Q. Okay. Mr. Snyder, I just want, this is really kind of a follow-up or a different variation of the questions you've just been asked; but who is getting paid to give legal advice in connection with the U Lock bankruptcy?
- A. To my knowledge nobody has received payment.
- Q. Who is going to get paid for giving legal advice in connection with the U Lock bankruptcy?

1	A. From what I know, Attorney Roth will
2	get paid if it's approved by the Court.
3	Q. If what is approved by the Court?
4	A. The payment to him.
5	MR. ZEBLEY: What, Attorney Roth,
6	can you shed light on that?
7	MR. ROTH: Well, look, I believe
8	it's their intention to pay me at some
9	point, and so that's where we are; but I
10	have not been paid anything to this point.
11	Q. (BY MR. ZEBLEY) Back to you, Mr.
12	Snyder. Is there an agreement with Attorney
13	Roth regarding payment?
14	A. None that I know of.
15	Q. And this approval again is by the
16	Court approving payment from U Lock assets?
17	A. That's something I don't know. I
18	think there's an hourly fee that is being
19	requested from the Court or, you know, to be
20	approved by the Court or something, and so I
21	don't know about that.
22	Q. Well, who does know about this?
23	A. I don't know, but I know I can't pay
24	and so
25	Q. That wasn't my question. Who knows

		29				
1	about the arrangement with Mr. Roth?					
2	A. (Inaudible) knows about the					
3	arrangement. The Bankruptcy Court.					
4	Q. Pardon?					
5	A. The Bankruptcy Court would know.					
6	Q. Well, Mr. Roth just isn't doing this					
7	on his own, is he?					
8	A. I believe he is. He's stuck in it,					
9	from what I gather.					
L 0	Q. And why is Mr. Roth stuck in this?					
1	A. It was because he was their					
_2	attorney. That's something I don't know.					
L3	Q. Who knows?					
4	A. I could give the phone to George					
15	Snyder. Maybe he does.					
L 6	MR. ZEBLEY: That's Mr. Slone,					
_7	is that okay with you?					
8_	MR. SLONE: Yeah, we'll swear,					
_9	Mr Mr. Snyder, George Snyder, you were					
20	sworn in on $9/9/22$ at the 341 Meeting.					
21	You're still under oath. Go ahead.					
22	MR. GEORGE SNYDER: Okay. I'm					
23	not sure					
24	EXAMINATION OF GEORGE SNYDER:					
25	BY MR. ZEBLEY					

- Q. Mr. Snyder, have you heard my questioning of -- this is Zebley -- have you heard my questions directed to Mr. Kash Snyder?
 - A. Yes.

2.0

- Q. Who was authorized --
- A. Yes, I heard your question. Pardon me?
- Q. Okay, you heard those questions.

 Can you shed some light on what --
- A. I'm not sure how much more light I could shed on it. But I believe Mr. Roth filed notice with the Court, like his hourly fee. And we haven't paid him anything, and I just, it's my understanding that if he -- if the Court -- that we're not allowed to pay him anything. Everything has to go through the Bankruptcy Court. So it was my understanding that he would, if the Court approved it, then that's the only way he would get paid for these services during bankruptcy.
 - Q. Is there an agreement with Mr. Roth?
- A. Well, I don't think we have a signed agreement. I think it's just what the notice

at Court maybe he filed.

2.0

- Q. Well, who's authorizing Mr. Roth to proceed?
- A. Well, I am. We don't have any other attorney and he's -- he's willing to do it. I don't know that he's stuck doing it like Kash said, but he -- he, you know, he filed his appearance in this case and he's our attorney, and so I authorized him to do whatever he's doing.
- Q. So your testimony is, Mr. Snyder, that any steps taken in this U Lock bankruptcy or the Shanni Snyder bankruptcy, you have authorized Mr. Roth to take?
- A. I didn't hear what you said about Shanni.
- Q. Well, do you (Inaudible) Shanni Snyder bankruptcy --

MR. JOYCE: John, John Joyce. I just got here. I was at a conference, so I've jumped in for Beth Slaby. Yeah, your last question brought up Ms. Snyder's bankruptcy, and there was no foundation or anything about Roth, I mean, unless Roth has filed something for U Lock in that case --

		32
1	Q. All right.	
2	MR. JOYCE: he's not involved.	
3	Q. Then drop Shanni Snyder from the	
4	question.	
5	A. Okay, I authorized what Mr Mr.	
6	Roth has done up and to this point, and he	
7	has to seek the money from the Court.	
8	Q. Everything that Mr. Roth has done?	
9	A. Yes.	
10	Q. And there is no writing that exists	
11	that memorializes an agreement between you	
12	and Mr. Roth, between U Lock and Mr. Roth?	
13	A. Yes, that he filed with the Court.	
14	It's on the docket, I believe.	
15	Q. Okay. And you'll get that docket	
16	number to everybody; correct?	
17	A. Yeah, I'll make a note of that if	
18	you'd like that.	
19	Q. Is there any other person that is	
20	giving legal advice in connection with this	
21	case to U	
22	A. No.	
23	Q to the U Lock shareholders?	
24	A. No. Just me.	

Q. Just Mr. Roth?

		33
1	A. Yes. I'm not sure if Christine or	
2	any of the other shareholders are, but just,	
3	I just know about me. I don't know about	
4	Christine or Mr. Otto.	
5	Q. And was the when Shanni Snyder	
6	filed her lawsuit, was that referred to	
7	anybody for legal advice?	
8	A. Well, I spoke with Mr I spoke	
9	with Mr. Roth about it, and it was, at that	
10	time I think he said it would be a \$10,000	
11	case to defend. So I I didn't want to	
12	pay for that.	
13	Q. Mr. Roth wanted \$10,000 up front to	
14	defend it?	
15	A. I don't even think we got that far.	
16	We I discussed it and he says it would be	
17	a \$10,000 case. And he didn't he didn't	
18	necessarily say up front.	
19	Q. All right. The last question, and	
20	this may I may be repeating it a little	
21	bit and I apologize.	
22	A. Okay.	
23	Q. Under what circumstances will Mr.	
24	Roth get paid in connection with this case,	
25	this bankruptcy?	

- A. It's my understanding that if the Court approves his hourly legal fee that is in the docket that I'll be sending you, if the Court approves it and if there's money, if U Lock has money, then I guess he could have to, you know, he'd have to ask the Court to pay him. If they don't, then I guess he would not get paid.
- Q. Where does your understanding come from?
 - A. What do you mean?

- Q. Well, you say you have an understanding. You're not a lawyer. I'm just curious as to how you would --
 - A. Right, I mean --
 - Q. -- come to that conclusion?
- A. Yeah, you're asking me like for legal advice, and I'm not a lawyer, so I'm really not sure, but that's my understanding. I just know --
 - Q. Why do you have that understanding?
- A. I just thought I knew he couldn't get paid without the Court approval, 'cause I was told by Mr. Slone and by the Judge that like I'm not -- you know, that sort of

Mr. Slone's in charge of everything. I
can't take the money from U Lock and pay who
I choose to pay. So it would be up to the
Court, is what I thought.

- Q. Well, wouldn't Mr. -- wouldn't Mr. Roth be the appropriate person to tell you?
- A. Yeah, we -- we've talked about it, that's what I -- that's what I said earlier.

 I'm not sure if maybe I wasn't clear. But that, that's what me and Mr. Roth discussed.
- Q. Okay, and he has said that he will get paid out of the assets of U Lock?
- A. I'm not sure if this is -- Allen's here. You might want to ask him. I'm not sure if this is privileged between me and my attorney to tell you what we discussed and (Inaudible).
- Q. Well, actually this is U Lock. The privilege belongs to the Chapter 7 Trustee. So I don't think that's an appropriate objection.
- A. Okay, I mean, I think, I believe at one point Mr. Roth told me that he'd have to ask the Court for the -- for the money, and he said if the Court approves it, then, you

know, they get to decide all payments, and if they approve it, then he'll get paid. If they do not approve it, he won't get paid. So I don't really have any other research into that or knowledge of that other than kind of what Mr. Roth and I talked about or what I heard in court with the Judge.

- Q. Well, when did you and Mr. Roth talk about this?
 - A. Over the past several months.
- Q. Before or after U Lock's bankruptcy started?
- A. Well, it would have been after. I would have had no knowledge of this. I would have had no knowledge of this bankruptcy until it came, so it would have been after.
- Q. And up till that point Mr. Roth was working for free?
 - A. Well, the bankruptcy --
 - Q. No.

- A. The bankruptcy was involuntary, so
- Q. You've been doing work before the bankruptcy?

		37
1	A. Oh, before the bankruptcy?	
2	Q. Yes, sir.	
3	A. Yeah, we we didn't pay him	
4	anything pre-bankruptcy.	
5	Q. Because he had agreed to work for	
6	free?	
7	A. No, it wasn't all free. I think he	
8	got paid during the in the beginning of	
9	the Biros litigation. I think that was	
10	prior to I don't know if that was 2017.	
11	2000 I think it was around 2017. But	
12	then after that	
13	Q. What did	
14	A yeah, he didn't receive any	
15	payments.	
16	Q. What did you pay him in 2000 what	
17	did you pay him in 2017?	
18	A. I'm sorry?	
19	Q. What did you pay him in 2017?	
20	A. I think it was around \$5,000. I'd	
21	have to check.	
22	Q. And is there a writing memorializing	
23	the payment arrangement with Mr. Roth for	
24	the work he had done pre-bankruptcy?	
25	A. No.	

		38
1	MR. ZEBLEY: All right, Mr.	
2	Slone, that's all the questions I have.	
3	MR. SLONE: Thank you. Who	
4	wishes to go next?	
5	MR. GEORGE SNYDER: Should I	
6	I'll hand the phone back to Kash.	
7	MR. SLONE: Okay. Anyone else	
8	wish to ask questions? Mr. Joyce, Mr.	
9	Kobeski?	
10	MR. JOYCE: No, Mr. Slone, we're	
11	we don't have any questions.	
12	MR. SLONE: Okay. If no one else	
13	has a question, we can close the meeting at	
14	this time. Thanks, everybody, for	
15	participating.	
16	MR. KASH SNYDER: Thank you all	
17	as well.	
18	MR. SLONE: Thank you, bye. (341	
19	Meeting concluded.)	
20		
21		
22		
23		
24		
25		

	39
1	
2	
3	CERTIFICATE
4	
5	I, Mary J. Carney, a Court Reporter and Notary
6	Public in and for the Commonwealth of Pennsylvania,
7	do hereby certify that the foregoing is a true and
8	correct transcription of the recorded proceedings of
9	the January 6, 2023, Continued 341 Meeting of
10	Creditors and constitutes a true record.
11	
12	This 17th day of January, 2023.
13	
14	
15	Notary Public
16	Notary Fublic
17	
18	
19	
20	
21	
22	
23	
24	
25	

CONT 341 MEETING OF CREDITORS - 1/17/2023

				Page 40
A	approve 36:2,3	33:25 36:11,16		34:16
account 6:19 26:8	approved 28:2,3	36:20,22,25	C 39:3,3	comes 14:9
26:10	28:20 30:20	37:1	Caesar's 23:5	coming 5:25
accountant 9:5	approves 34:2,4	Bar 23:5	24:10	Commonwealth
10:1	35:25	basically 24:23	call 4:1	39:6
accurate 10:11	approving 28:16	basis 16:14,17	calling 24:19,20	company 6:9
10:13	approximately	beginning 6:7	capacity 20:4	14:6 21:5 23:24
add 11:22	10:9,10	19:16 37:8	car 14:6	26:2
advice 19:8 27:19	Arby's 23:1	behalf 14:22	Carney 39:5	concluded 38:19
27:24 32:20	arrangement	believe 6:10 7:9	case 4:2,3,5 14:15	conclusion 34:16
33:7 34:18	29:1,3 37:23	10:8 13:22	14:19,23 16:7	conference 31:20
ago 11:15	arrangements	17:14,21,23	31:8,25 32:21	connection 27:19
agree 15:9	15:12	18:11,14 19:16	33:11,17,24	27:24 32:20
agreed 15:11	asked 26:13,16	26:16,17 28:7	cause 21:9 34:23	33:24
37:5	27:18	29:8 30:12	certificate 18:18	consider 23:19,19
agreement 17:18	asking 34:17	32:14 35:22	certificates 18:21	consistent 10:15
28:12 30:23,25	asphalt 21:13	belongs 35:19	certify 39:7	constitutes 39:10
32:11	assets 14:2 16:8	best 6:13 19:21	chance 12:4	continued 1:13
ahead 9:8,10 17:5	28:16 35:12	Beth 2:13 4:20,22	Chapter 1:3 4:18	4:4 39:9
21:6 29:21	assume 25:20	31:21	35:19	corporate 6:6,25
Allen 2:15 5:12	attached 6:22	better 22:1	charge 35:1	corporation 7:16
12:15	attend 24:25	big 7:25	Charles 2:4 4:17	8:1 9:4 10:3,16
Allen's 12:2	25:13	Biros 2:11 5:2,3,5	check 37:21	10:18 11:10
35:13	attorney 5:10	6:16,16 24:4	check-signing	12:21 18:25
allowed 30:16	28:1,5,12 29:12	37:9	20:16	correct 5:6 8:13
ambiguous 19:20	31:5,9 35:16	Biroses 15:3	choose 35:3	9:2,3 10:19
amount 11:14	authority 20:17	bit 33:21	Chris 11:8	12:21,22 13:13
amounts 18:16	authorized 16:10	Board 22:19	Christine 2:11	18:10,12 19:18
annual 25:13,18	30:6 31:9,14	23:20,25 24:17	5:2,3 6:16 7:11	32:16 39:8
answer 14:10	32:5	25:2	7:18 8:15 9:10	counsel 26:14
26:16,18		boss 22:6,15,16	9:20 15:7,13,24	couple 15:15
answered 10:1		bring 11:21	19:2,4,6,12	27:11
anybody 14:14	B	bringing 12:16	20:25 22:3,4	course 9:12 14:3
19:11 33:7	B 2:8,12	brother 6:16	24:4 25:5 33:1	court 1:1 14:18
Anytime 10:13	back 11:11 12:24	brought 31:22	33:4	16:6 28:2,3,16
apologize 19:22	13:1 14:6 27:10	bunch 4:14	Christine's 7:2	28:19,20 29:3,5
26:23 33:21	28:11 38:6	Burkley 2:8 3:5	circumstances	30:13,16,18,19
appeal 16:9,11,15	bank 6:19 20:21	4:24,25,25 5:6	33:23	31:1 32:7,13
16:18,21	21:5 26:8,10	17:2,3,4,6,8	Citizens 21:7	34:2,4,7,23 35:4
10.10,41	bankruptcy 1:1.2	27.4	Citizens 21./	25.24.25.26.7

claim 16:1

claimed 13:16

cleaning 20:6

clear 5:25 35:9

come 13:18 34:9

close 38:13

35:24,25 36:7

credentials 26:9

creditors 1:13 4:2

4:4,5,14 12:14

39:5

39:10

27:4

25:11

bye 38:18

bylaws 17:12

business 8:17

14:4 22:22

bankruptcy 1:1,2

10:7 14:12,15

27:20,25 29:3,5

30:18,22 31:13

16:1 26:15

31:13,18,23

appealing 16:10

appearance 31:8

appropriate 35:6

approval 28:15

35:20

34:23

Page 41

Creek 23:5	drop 32:3	Federal 14:18	22:25 29:14,19	harm 9:13
curious 34:14	duties 20:1 21:8	fee 16:21 28:18	29:22,24 38:5	he'll 36:2
cut 15:13	21:22	30:14 34:2	George's 20:1	hear 4:13 5:20
cutting 21:10		felt 14:24	21:8,20,22	31:15
	E	figures 11:13	getting 20:7,8	heard 30:1,3,7,9
D	E 39:3,3	file 9:11,13 10:3	27:10,18	36:7
daily 21:3 22:25	earlier 35:8	filed 14:17,20	give 5:16 11:4	held 4:6
dated 16:7	either 19:7 27:3	15:10,25 16:1	12:8 27:18	help 8:11,18
day 16:9 23:12	electric 21:16	16:11 23:11	29:14	helped 8:14
25:10,10 39:12	email 13:9	30:13 31:1,7,25	given 10:22 11:20	helping 8:3
deal 22:3	emailed 12:3 13:3	32:13 33:6	12:14	hire 9:17
dealing 22:2	employees 8:1,2	filing 16:21	giving 27:23	honest 17:15
dealt 20:12	8:17	fine 7:3 15:5,5	32:20	hourly 28:18
Debtor 1:8	ended 7:8	finished 21:9	go 9:10 12:23	30:13 34:2
decent 11:14	entered 16:6	first 17:10	16:25 17:2,4	hours 8:21
decide 36:1	Esquire 2:3,4,8,9	fix 20:9	20:24 21:5 22:8	house 22:8,9
decision 14:22	2:10,12,13,14	fixed 20:10	23:1 29:21	huge 21:14
18:24	2:15	fluff 23:3	30:17 38:4	hush 25:5
defend 33:11,14	estate 13:7,8,21	follow-up 27:16	go-ahead 9:9,10	hush- 25:4
details 16:5	estimations 10:14	foregoing 39:7	goes 15:17 22:2	
develop 25:11	everybody 15:2	forms 8:7	26:23	I
developed 15:1	32:16 38:14	found 22:3 23:12	going 4:14 6:24	iffy 17:15
differ 21:23	evidencing 18:21	foundation 31:23	7:4 9:22 11:20	Inaudible 22:11
different 21:21	exact 11:13,16	four 7:4,24 11:24	15:1,20 16:23	29:2 31:17
24:8 27:16	EXAMINATI	17:24	21:8 23:10	35:17
directed 30:3	3:4,5,6,7 6:2	free 26:20 36:19	24:15 25:9	included 13:2
direction 7:3	17:7 27:13	37:6,7	27:23	22:4
director 6:20,23	29:24	front 12:7 33:13	good 5:24 12:9	INDEX 3:1
7:14 19:21,23	excavating 22:9	33:18	14:1 18:5	individuals 19:9
20:2	exception 23:7	further 27:5	grass 21:10	information
directors 22:19	EXHIBITS 3:10	future 27:1	gross 10:6,8	12:12,16 13:5
23:20,25 24:18	exist 17:14	fuzzy 13:23	guess 8:17,20	insiders 10:21
25:2,3	existed 18:3		14:18 19:25	11:3,23
discussed 33:16	exists 17:21 32:10	G	34:5,8	installed 21:13
35:10,16		gap 13:25		intangible 16:8
distribute 26:5	F	garbage 20:7	H	intention 28:8
distributions	F 39:3	gather 29:9	H 2:3	interim 4:7
26:3	fact 18:9 21:21	George 2:7 3:7	half 21:15	INTRODUCED
DISTRICT 1:1	fair 22:5,5	5:7,9 6:16 7:19	hand 5:15 11:18	3:10
docket 32:14,15	familiar 14:19,21	11:8,17,21	38:6	invested 22:5
34:3	16:2,4,12,19	12:15 13:15,23	handling 26:20	investigation
documents 12:2	family 25:7	15:4,5,24,25	hands- 15:14	25:6
doing 15:4 29:6	far 15:16,16	16:13 19:2,4,6	hands-on 21:25	involuntary
31:6,10 36:24	20:21,23 21:2	19:12,23 20:16	happened 15:20	36:22
dollars 9:19	22:1,2 33:15	20:23 22:3,14	happy 15:3	involved 32:2
	Ī	Ī	1	Ī

				Page 42
10.24.10.0	15 21 22 16 14	l	1 4 5 10 2 12	26.621
issue 18:24 19:9	15:21,22 16:14	litigation 37:9	4:4,5 12:3,13	26:6,21
issued 9:1 19:13	16:17,20,22	little 33:20	21:2 24:7,18	Notary 39:5,15
items 11:21	17:16 18:6,6,20	loans 11:4,11	25:3,14,18,25	note 13:15 32:17
	18:23 19:2,6,7	Lock 1:7 4:3,5	29:20 38:13,19	notes 24:2,5,23
<u>J</u>	19:10,20 20:3,8	5:11 6:5 9:9	39:9	notice 25:16
J 2:14,15 39:5	20:9 21:10,12	11:4,4,12 12:24	meetings 22:20	30:13,25
January 1:14	22:4,8,12 23:2,3	13:1 14:11,23	23:5,20,24 24:1	notices 25:1,3
39:9,12	24:7 25:5,16,19	16:7 17:12,18	24:10	notifying 25:1,17
Jeremy 2:14 4:21	26:6,22,23 28:1	18:10 19:13	memorializes	number 8:23,24
4:23	28:14,17,19,21	22:8 23:7 24:14	32:11	19:13 32:16
John 2:12 6:16	28:22,23,23	26:19 27:1,19	memorializing	numbers 10:10
7:18 11:8 14:5	29:5,12 31:6,7	27:24 28:16	37:22	
19:2,12 20:11	33:3,3 34:6,20	31:12,25 32:12	mentioned 26:7	0
21:3 22:2,14,15	34:25 36:1	32:23 34:5 35:2	met 23:13	O 2:4
22:24 24:7	37:10	35:12,18	million 18:15,16	oath 29:21
31:19,19	knowledge 7:20	Lock's 36:11	18:25 19:9	objection 35:21
Joyce 2:12 31:19	12:24 14:5 15:2	Lock-related	millions 18:14	officer 6:7 7:5
31:19 32:2 38:8	27:21 36:5,14	22:23	mind 14:9	19:16 20:2
38:10	36:15	_	minor 7:19	26:19
Jr 2:4		long-term 8:4 look 12:4 13:17		officers 6:12,17
Judge 34:24 36:7	knows 28:25 29:2		minutes 23:23,25	10:21 11:3
July 6:10	29:13	28:7	24:16,20,21	official 6:24 8:4
jumped 22:6,10	Kobeski 2:14	looking 13:19	25:24	20:3 22:17
31:21	4:23 38:9	loss 9:14 10:19	missed 23:9	Oh 18:14 21:5,7
31:21	Kubota 12:18,19	lot 7:21 18:16	money 10:25 11:4	· · · · · · · · · · · · · · · · · · ·
K	12:20	20:14	11:8,22 12:23	24:4 37:1
Kash 2:6 3:4,5,6			13:6 15:2,13,14	okay 4:12,20,24
4:9,9,11 5:13,18		<u>M</u>	15:22 26:5 32:7	5:10,13,21 6:1,4
5:22 6:1,2 17:7	L 2:13	machine 8:17	34:4,5 35:2,24	6:8,11 7:7 9:1
	label 23:21 24:22	machines 22:10	month 10:14	9:25 11:6 12:1
27:6,13 30:3	labeled 25:15	maintenance	months 36:10	12:6,23 13:4,9
31:7 38:6,16	lawsuit 9:22	21:12,25	morning 13:12	13:14,22 14:1
keep 8:20 23:23	14:17 15:10	majority 7:22	mute 27:11	14:11 15:7,8
23:24 24:2,5	23:11 33:6	making 15:1		16:23 17:4
kept 25:8	lawyer 34:13,18	Mary 39:5	N	20:20 21:7
kind 27:16 36:6	leave 22:7	matter 5:16	name 4:15 6:22	24:15 25:21
Kirk 2:8 4:25	legal 27:18,24	26:20	named 7:9	27:4,15 29:17
17:3	32:20 33:7 34:2	mean 6:18 7:11	names 9:11	29:22 30:9 32:5
knew 34:22	34:18	9:15 12:13	napkins 24:8	32:15 33:22
know 7:1,5,8,13	life 10:16	13:11 15:3,5,17	necessarily 33:18	35:11,22 38:7
7:21,22,24,25	light 28:6 30:10	20:5 21:15 22:5	need 12:16 13:4,4	38:12
8:18,19,19,22	30:11	22:10 24:19	13:7,16,20	once 22:4 24:5
9:17 10:2,25	limited 8:21	25:9 31:24	needed 20:10	online 20:22 26:9
11:12,13,16	lined 20:5	34:11,15 35:22	needs 21:11	26:10
12:8 14:20,24	list 11:21 12:14	meet 20:24 22:22	never 8:2,3,8,9	operated 10:19
15:6,7,16,19,19	24:24	meeting 1:13 4:2	9:1 15:22 25:19	operating 9:14
	21.2∃	1.13 T.2	7.1 13.22 23.17	operacing 7.17
	•	•	•	•

Page 43

				1490 10
order 16:6,10	people 8:3,6,11	quarterbacked	remember 6:15	scheduled 4:8
ordinary 14:3	8:16,22 11:11	20:6	6:21 7:11	schedules 10:7
original 4:5	percent 21:1,1	question 9:25	repaid 11:14	see 16:3
Otto 2:10 5:1	percentages	13:5 17:11,20	repeating 33:20	seek 32:7
33:4	17:25	18:5 26:13		seen 17:11,17
			Reporter 39:5	-
outside 19:8	person 32:19	28:25 30:7	requested 12:13 28:19	19:24,25 25:23
owed 10:25	35:6	31:22 32:4		send 11:17 13:25
owned 12:20 14:7	personally 7:14	33:19 38:13	research 36:4	sending 34:3
owners 6:17	17:11,17 26:6	questioning 30:2	responsibilities	sent 12:15 13:10
ownership 18:22	phone 11:18	questions 11:17	21:22	13:11 24:17
P	29:14 38:6	16:25 17:10	rest 25:22	25:1,17
	place 11:1	23:17 27:5,8,11	restaurants 24:8	September 4:6
PAGE 3:4,5,6,7	please 5:14 16:16	27:17 30:3,9	returns 10:4	services 30:21
paid 8:12 11:23	point 16:25 28:9	38:2,8,11	revenue 10:8	set 22:1
13:8 15:1 16:20	28:10 32:6	quiet 25:8	rid 20:7,8	Shanni 2:5 4:18
26:15,17,25	35:23 36:18	quit 23:10	right 5:14,22	4:23 14:17
27:18,23 28:2	portion 21:14		11:19 17:20,23	15:17 31:13,16
28:10 30:14,21	positive 8:23	R	18:8 23:23 32:1	31:17 32:3 33:5
33:24 34:8,23	possession 18:4	R 39:3	33:19 34:15	share 18:17
35:12 36:2,3	24:16 25:24	raise 5:14	38:1	shareholder 7:23
37:8	pre-bankruptcy	re-sent 13:23	roads 21:13	17:18 18:9 26:4
paralegal 12:2	37:4,24	real 13:7,8,21	Robert 2:3 4:6	shareholders
Pardon 29:4 30:7	present 2:1 4:10	really 7:2,13 15:6	roles 7:6	7:15,20 10:22
part 7:25	4:11,14 5:4,8,9	22:3 26:23	Roth 2:15 5:12	18:20 25:14,17
participate 14:23	president 7:9	27:16 34:19	5:12 12:15	25:24 26:3
participating	19:17	36:4	14:12,14 26:14	32:23 33:2
38:15	previously 18:8	reason 8:20	26:19 28:1,5,7	shares 18:1,13,16
parties 16:24	prior 37:10	receipt 13:16,19	28:13 29:1,6,10	18:18,25 19:9
pay 8:16 11:10,10	privilege 35:19	13:20	30:12,23 31:2	19:13
13:6 14:14	privileged 35:15	receive 37:14	31:14,24,24	shed 28:6 30:10
15:12 20:10,12	probably 20:25	received 18:17,21	32:6,8,12,12,25	30:12
28:8,23 30:17	21:25	19:8 25:19	33:9,13,24 35:6	show 11:24 13:7
33:12 34:7 35:2	proceed 31:3	27:21	35:10,23 36:6,8	13:20
35:3 37:3,16,17	proceedings 1:12	recollection 6:13	36:18 37:23	shows 12:8
37:19	39:8	6:19 17:13	running 25:10	sign 19:25 26:10
payment 13:20		26:12		O
15:10 27:22	promissory 13:15 property 20:7	record 4:15 39:10	S	signed 7:14 13:15 19:20 30:24
28:4,13,16	1 1 0	recorded 1:12	salary 10:23	
37:23	21:14,15,16	39:8	salary 10.25 sale 16:8	simple 8:21
payments 10:22	25:11 Public 20:6 15	recycle 20:9	sales 14:2	sir 8:10 27:12
14:11 36:1	Public 39:6,15	referred 33:6	Sarah 2:9 5:1	37:2
37:15	pull 9:20	regarding 28:13	saw 22:25	situation 14:25
penalty 9:18	put 4:15 9:11	regular 21:11,11	saw 22.23 saying 10:18	skill 22:1
Pennsylvania 1:1	11:8	relationship 6:5	says 13:14 33:16	Slaby 2:13 4:22
39:6	Q	relying 9:20	says 13.14 33.10 schedule 16:4	4:22 31:21
37.0		relying 9.40	schedule 10:4	Slone 2:3 3:4 4:1
	I	I	ı	1

Рa	qe	44

				Tage 11
4:6,12,20,24 5:3	strong 5:25	18:15 19:1,5	16:7 17:12,18	we're 11:19 30:16
5:7,10,13,19,24	structure 6:25	20:18,18,22	18:9 19:13 22:8	38:10
6:3 16:23 17:4	stuck 29:8,10	23:12 25:6	22:23 23:6	we've 35:7
26:13 27:7,9,12	31:6	26:22 28:18	24:13 26:19	Wednesday
29:16,18 34:24	stuff 12:10 13:11	30:24,25 33:10		22:24 23:8
· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	27:1,19,24	
38:2,3,7,10,12	20:22 21:11	33:15 35:20,22	28:16 31:12,25	Wednesdays
38:18 Slone's 35:1	sure 25:7 29:23	37:7,9,11,20	32:12,21,23	22:21
	30:11 33:1	thought 7:11	34:5 35:2,12,18	weekly 21:2 23:4
Snyder 2:5,6,7	34:19 35:9,13	9:18 15:22 18:2	36:11	24:9
3:4,5,6,7 4:9,9	35:15	26:21 34:22	unclear 7:13	Wenrich 2:9 5:1
4:11,19,23 5:7,9	swear 5:15 29:18	35:4	understand 24:21	went 12:25 13:1
5:14,14,18,19	sworn 29:20	thousand 10:14	understanding	22:18
5:22 6:1,2,4	T	three 19:3	26:18,24 27:2	weren't 8:12
11:21 12:15	T 39:3,3	till 9:21 36:18	30:15,19 34:1,9	WESTERN 1:1
13:15 14:17		time 4:4 7:12 9:7	34:13,20,21	William 2:10 5:1
17:7,9 23:14,16	take 31:14 35:2	9:7,12 11:1,1	understood 15:23	willing 31:5
27:6,13,15	taken 16:9 31:12	21:1 22:24	unfortunately	wish 27:8 38:8
28:12 29:15,19	talk 19:11 36:8	23:10 27:8	13:1	wishes 38:4
29:19,22,24	talked 9:6 17:25	33:10 38:14	United 1:1 2:3	work 14:14 15:4
30:1,4 31:11,13	23:6 35:7 36:6	times 24:5	V	20:6 21:16,19
31:18 32:3 33:5	tangible 16:8	to- 24:23		36:24 37:5,24
38:5,16	tax 10:4 13:16,17	today 17:10	variation 27:17	worked 6:6 20:4
Snyder's 31:22	taxes 13:7,8,21	told 9:12,16	vice 7:9,12 19:17	workers 8:6
sold 12:18,19	tell 35:6,16	34:24 35:23	volunteering	20:11,12
14:6	tenants 20:13	tractor 14:7	15:21	working 20:23
sorry 11:15 21:3	testified 18:8,12	TRANSCRIPT		36:19
21:6 23:18 24:4	19:15	1:12	$\frac{\mathbf{W-2's} 9:1}{}$	wouldn't 35:5,5
37:18	testimony 4:9	transcription		writing 6:15,22
sort 7:1 9:23	5:15 11:19	39:8	wage 16:1	32:10 37:22
19:19 20:5,23	19:19 31:11	treading 7:1	wages 14:18	written 17:12
22:6 24:22 25:4	Thank 17:6 27:6	trigger 9:21	wait 9:21,23	25:3
25:8,10 34:25	38:3,16,18	true 39:7,10	waiting 25:11	wrong 6:14 18:1
speak 4:13 5:20	Thanks 38:14	Trustee 2:3,4 4:7	want 11:24 27:15	wrote 6:18,20
specifically 4:8	they'd 23:1	4:18 35:19	33:11 35:14	***
specifics 13:2	thing 6:21 23:2	truth 5:17 6:21	wanted 33:13	X
speculating 18:7	things 6:18 7:14	Turtle 23:5	wants 16:25	Y
split 7:5,5	8:21 9:11 11:16	two 11:15 23:9	wasn't 14:6 15:20	-
spoke 33:8,8	15:8,8 18:1	typical 24:7	24:6,6 28:25	yeah 8:14 12:4
start 6:9 12:16	19:21 20:8,10	typically 23:1	35:9 37:7	22:21 23:18,21
started 6:19	20:24 24:8,9,13		water 7:1	29:18 31:21
36:12	25:8 26:9	<u>U</u>	way 19:25 22:18	32:17 34:17
starting 4:16	think 6:20 7:4	U 1:7 4:3,5 5:11	24:22 25:15	35:7 37:3,14
States 1:1 2:3	8:22 9:7,8	6:5 9:9 11:4,4	30:20	year 8:24 10:8
stay 23:16	10:12,24 11:16	11:12 12:24	we'll 11:22 13:25	11:14
steps 31:12	14:8,9,9 15:18	13:1 14:11,22	29:18	years 7:2 11:9,15
	l	1	l	l

Case 22-20823-GLT Doc 340-4 Filed 02/24/23 Entered 02/24/23 10:00:58 Desc Exhibit D Page 46 of 46 CONT 341 MEETING OF CREDITORS - 1/17/2023

Page 45

				Page 45
	1			
11:24 15:15	4 18:15			
21:18 23:9	45,000 12:19			
$\overline{\mathbf{z}}$	5			
Zebley 2:4 3:6,7	53:4			
4:16,16,17,18	5,000 37:20			
27:9,10,14 28:5				
28:11 29:16,25	6			
30:2 38:1	6 1:14 39:9			
zero 9:18,19	600 8:16,24			
0	7			
	7 1:3 4:18 35:19			
1				
10,000 33:10,13	8			
33:17	9			
100 18:15,24 19:9	94:6			
21:1	9/19 12:13			
1099 8:6,7	9/9/22 29:20			
1099's 9:2	90 20:25			
12,000 10:10	99,000 16:1			
12/20/22 16:7	77,000 10.1			
13,000 10:9,9				
163:5				
17th 39:12				
2				
2000 37:11,16				
2015 6:10				
2017 37:10,11,17				
37:19				
2020 10:7,9				
2021 10:7 12:18				
12:19				
2022 4:6				
2023 1:14 39:9,12				
22-20823-GLT				
1:2 4:3				
25 3:6				
27 3:7				
3				
341 1:13 29:20				
38:18 39:9				
4				
	1	·	1	1